PATENT
Customer No. 22,852
Attorney Docket No. 06556.0003-04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
John POLK	)	Group Art Unit: 2716
	)	
Serial No.: Unassigned	)	Examiner: E. Cosimano
	)	
Filed: October 12, 2001	)	
	)	
For: METHOD AND APPARATUS FOR PAYMENT PROCESSING USING DEBIT-BASED ELECTRONIC FUNDS TRANSFER AND DISBURSEMENT PROCESSING USING ADDENDUM-BASED ELECTRONIC DATA INTERCHANGE	)	

Assistant Commissioner for Patents
Washington, DC 20231

Sir:

PRELIMINARY AMENDMENT

Prior to the examination of the above application, please amend this application as follows:

IN THE TITLE:

Please amend the title to read "METHODS AND APPARATUS FOR CHILD SUPPORT PAYMENT PROCESSING AND CHILD SUPPORT DISBURSEMENT PROCESSING BY A PROCESSING ENTITY."

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IN THE SPECIFICATION:

Page 1, replace the paragraph entitled Field of the Invention with the following new paragraph:

The present invention relates generally to the processing of child support payments and the processing of child support disbursements by a processing entity. More particularly, the invention relates to methods and apparatus for processing child support payments using debit-based transactions and processing child support disbursements using addendum-based transactions by a processing entity, such as a state disbursement unit or any commercial, governmental, or other entity.

Page 5, replace the first full paragraph with the following new paragraph:

The inefficiencies and other shortcomings in the current methodologies for payment and disbursement processing reflect undesirable diminutions in capacity and quality that could be achieved by further development of improved payment and disbursement processing methods. Thus, the current payment and processing methods reflect an unsatisfactory development of methods and systems to process both the permissive and mandatory obligations of an employee by an employer and subsequent disbursement to an intended recipient, in particular, to process a child support obligation of an employee by an employer and subsequent disbursement to an intended recipient by a processing entity, such as a state disbursement unit or any commercial, governmental, or other entity.

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Page 12, replace the first full paragraph with the following new paragraph:

Once accumulator agency's bank 210 receives the EFT transaction from accumulator agency 130, accumulator agency's bank 210 must process each of the individual debit-based transactions contained within the EFT transaction. Like accumulator agency 130, accumulator agency's bank 210 may also use various EFT formats for processing multiple payments through ACH 220. ACH 220 is a clearing house for processing financial transactions through the Federal Reserve system, such as, for example, the National Automated Clearinghouse Association (NACHA).

Page 13-14, replace the first full paragraph on page 13 (which continues to page 14) with the following paragraph:

For the processing of the disbursement according to Fig. 3, intermediary 310 initially receives an EDI file from accumulator agency 130, as shown in Fig. 2. This EDI file contains information relating to the payment made by initiator 110 and requests instructions regarding the disbursement. Intermediary 310 then processes the information and determines whether a disbursement is to be made. If a disbursement is approved by intermediary 310, intermediary 310 transmits another EDI file to accumulator agency 130 with instructions for the disbursement. Accumulator agency 130 then processes disbursement 320. Disbursement 320 may include any of a number of several disbursement methods, including paper check 322, direct deposit 324, and debit deposit 326. Accumulator agency 130 processes paper check 322 by the

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traditional methodology, by printing and mailing the check to recipient 330. Accumulator agency 130 processes direct deposit 324 also through the traditional methods, by issuing the deposit by EFT. Accumulator agency 130 processes debit deposit 326 through any number of available options by issuing an EFT, including the creation of a debit deposit at a bank operated by a state agency or the creation of a debit deposit account at a bank operated by accumulator agency 130. Whatever the methodology for disbursement, according to system 300, disbursement 320 processes a disbursement to recipient 330 according to instructions provided to accumulator agency 130 from intermediary 310.

Pages 14-15, replace the last paragraph on page 14 (which continues to page 15) with the following new paragraph:

As shown in Fig. 4, system 400 anticipates that initiator 110 (in the case of the preferred embodiment, an employee) has already initiated a payment and disbursement. System 400 thus shows three alternatives for collector 120 (shown here as employer 410) for initiating a payment and disbursement consistent with the invention. Employer 410 depicts alternative ways that an employer can initiate a payment and disbursement for an employee, illustrated as employer 412, employer 414, and employer 416. Employer 412 has only one employee subject to child support obligations; employer 414 has 200 employees subject to child support obligations, and employer 416 also has 200 employees subject to child support obligations. In the case of employer 412, the FEDI file

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transmitted from employer 412 to accumulator agency 130 comprises the CCD+ format. As noted above, the CCD+ format provides for an EFT transaction plus an addendum, but the CCD+ format is limited to one addendum per transaction. Thus, employer 414 also utilizes the CCD+ format, but due to the limitations of this EFT format, employer 414 would be required to use 200 separate FEDI transactions in the CCD+ format. In contrast, employer 416 transmits all 200 transactions utilizing the CTX format. As noted above, the CTX format allows for the transmission of a payment with up to 9,999 addenda records. Employer 416 therefore saves both time and expense by using the CTX format. Whatever the format, once employer 410 transmits the necessary FEDI files, accumulator agency 130 receives the FEDI files form employer 410 and processes the payment and disbursement transactions.

Pages 35-36, replace the paragraphs beginning with the first paragraph on page 35 through the first full paragraph on page 36 with the following new paragraphs:

Although the system and processes described by Figs. 17-18 describe the preferred embodiment for the disbursement processing system shown in Fig. 4, other implementations are also available. Fig. 19, for example, illustrates an alternative embodiment for a disbursement processing system consistent with the invention. Fig. 20 depicts a flow diagram illustrating the series of steps performed by system 1900 as shown in Fig. 19. Similar to system 1700 in Fig. 17 and the processes described in Fig. 18, system 1900 enables intermediary 310 to compute a

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payment due to recipient 330 and to transmit the disbursement information in an EDI file to accumulator agency 130 (Step 2010). In contrast to the system and methods described in Figs. 17-18, the system and methods consistent with this embodiment do not limit intermediary 310 to a state. Otherwise, system 1900 and the associated methods operate similarly as system 1700 and its associated methods. Accumulator agency 130 receives the EDI file from intermediary 310 and processes the disbursement (step 2020). If the disbursement is a check (step 2025), accumulator agency 130 prints the check and transmits it directly to recipient 330 (step 2030). Again, in contrast to the system and methods described in Figs. 17-18, the system and methods consistent with this embodiment do not limit recipient 330 to a custodial parent. However, to show that multiple disbursement transaction can be processed to multiple recipients, system 1900 distinguishes recipient A 1932, recipient B 1934, and recipient C1936. As indicated in system 1900, the issuance of a check by accumulator agency 130 is transmitted to recipient A 1932. The issued check is drawn on the bank account of intermediary A's bank 1922. In system 1900, the check issued by accumulator agency 130 to recipient A 1932 is drawn on intermediary A's bank 1922 (step 2035).

If the disbursement is not a check, accumulator agency 130 must process an electronic transaction for the disbursement (step 2040). To do so, accumulator agency 130 issues an EFT/FEDI transaction to accumulator agency's bank 210 (step 2042) and accumulator agency's

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bank then transmits the transaction to ACH 220 (step 2045). ACH 220 then transmits the EFT/FEDI transaction to intermediary/recipient's bank 240 (step 2050). If the EFT/FEDI transaction is for direct deposit (step 2055), intermediary/recipient bank 240 subsequently issues a direct deposit via ACH 220 (step 2060). In system 1900, accumulator agency 130 issues a direct deposit to ACH 220, which results in the transmission of a direct deposit to intermediary B's bank 1924, which transacts with ACH 220 to process the direct deposit to recipient B's bank 1920. In so doing, ACH 220 issues a debit transaction to intermediary B's bank 1924 (step 2066) and issues a credit transaction to recipient B's bank 1920 (step 2067). Thereby, recipient B 1934 receives a disbursement in the form of a direct deposit (step 2068).

If disbursement is not by direct deposit, accumulator agency 130 processes the disbursement as a debit deposit (step 2070). Similar to the system and methods described in Figs. 17-18, in establishing a debit deposit, accumulator agency 130 has the option of where to locate the debit account. In system 1900, accumulator agency 130 establishes the direct deposit account at intermediary C's bank 1926, by transmitting the direct deposit information via ACH 220. Thereby, recipient C 1936 receives the disbursement in the form of a debit account at intermediary C's bank 1926 (step 2080). Alternatively, accumulator agency 130 can establish a debit deposit account at other locations, including accumulator agency's bank 210. Finally, although not depicted in Fig. 20, the system

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and methods consistent with this embodiment also contemplate the issuance of an invoice to recipient 330 for any disbursement (as indicated by the dotted line on Fig. 19).

IN THE CLAIMS:

Please cancel existing claims 1-126 and add the following new claims:

127. A method of processing payment information and disbursement information, comprising:

receiving instructions at a processing entity from an intermediary regarding the processing of payment information;

receiving instructions at the processing entity from the intermediary regarding the processing of disbursement information;

receiving payment information at the processing entity, the payment information including at least a debit transaction;

receiving disbursement information at the processing entity, the disbursement information including at least a disbursement transaction;

processing the debit transaction from the payment information by the processing entity to a payment recipient according to the instructions from the intermediary; and

processing the disbursement transaction from the disbursement information by the processing entity to a disbursement recipient according to the instructions from the intermediary.

128. The method of claim 127, wherein receiving instructions regarding the processing of payment information further comprises receiving an electronic file from

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the intermediary with the payment information instructions.

129. The method of claim 127, wherein receiving instructions regarding the processing of disbursement information further comprises receiving an electronic file from the intermediary with the disbursement information instructions.

130. The method of claim 127, wherein the processing entity is an accumulator agency.

131. The method of claim 127, wherein the processing entity is a state disbursement unit.

132. The method of claim 127, wherein the intermediary is a state.

133. The method of claim 127, wherein the intermediary is a state disbursement unit.

134. The method of claim 127, wherein receiving payment information further comprises receiving payment information from a collector.

135. The method of claim 134, wherein the collector is an employer.

136. The method of claim 127, wherein receiving disbursement information further comprises receiving disbursement information from a collector.

137. The method of claim 136, wherein the collector is an employer.

138. The method of claim 127, wherein the payment information regards a child support obligation.

139. The method of claim 138, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

140. The method of claim 127, wherein the disbursement information regards a child support obligation.

Application No. 10/826,965

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141. The method of claim 140, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

142. The method of claim 127, wherein processing the debit transaction further comprises processing a payment as the debit transaction via a bank.

143. The method of claim 127, wherein processing the debit transaction further comprises processing a payment as the debit transaction via an automated clearing house.

144. The method of claim 127, wherein processing the disbursement transaction further comprises processing a disbursement as the disbursement transaction via a bank.

145. The method of claim 127, wherein processing the disbursement transaction further comprises processing a disbursement as the disbursement transaction via an automated clearing house.

146. The method of claim 136, wherein processing the debit transaction further comprises receiving a payment as the debit transaction from the collector.

147. The method of claim 137, wherein processing the debit transaction further comprises receiving a payment as the debit transaction from the employer.

148. The method of claim 147, wherein receiving a payment from the employer further comprises obtaining the payment by the employer from a salary of an employee.

149. The method of claim 127, wherein the payment recipient is the processing entity.

150. The method of claim 127, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement

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transaction for the disbursement recipient.

151. The method of claim 150, wherein establishing a disbursement as the disbursement transaction further comprises sending a check as the disbursement from the processing entity to the disbursement recipient.

152. The method of claim 150, wherein establishing a disbursement as the disbursement transaction further comprises establishing an electronic account as the disbursement from the processing entity to the disbursement recipient.

153. The method of claim 152, wherein establishing an electronic account further comprises sending the disbursement by the processing entity to a direct deposit account at a disbursement recipient's bank for the disbursement recipient.

154. The method of claim 152, wherein establishing an electronic account further comprises establishing a debit deposit account by the processing entity at a processing entity's bank for the disbursement recipient.

155. The method of claim 152, wherein establishing an electronic account further comprises establishing a debit deposit account by the processing entity at the processing entity for the disbursement recipient.

156. The method of claim 150, wherein establishing a disbursement as the disbursement transaction further comprises processing an invoice to the disbursement recipient regarding the disbursement.

157. The method of claim 156, wherein processing an invoice further comprises sending the invoice to the disbursement recipient.

158. The method of claim 150, wherein the disbursement recipient is a noncustodial parent.

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159. The method of claim 150, wherein the disbursement recipient is a state.

160. A system of processing payment information and disbursement information, comprising:

a receiving instructions regarding the processing of payment information component configured to receive instructions at a processing entity from an intermediary regarding the processing of payment information;

a receiving instructions regarding the processing of disbursement information component configured to receive instructions at the processing entity from the intermediary regarding the processing of disbursement information;

a receiving payment information component configured to receive payment information at the processing entity, the payment information including at least a debit transaction;

a receiving disbursement information component configured to receive disbursement information at the processing entity, the disbursement information including at least a disbursement transaction;

a processing the debit transaction component configured to process the debit transaction from the payment information by the processing entity to a payment recipient according to the instructions from the intermediary; and

a processing the disbursement transaction component configured to process the disbursement transaction from the disbursement information by the processing entity to a disbursement recipient according to the instructions from the intermediary.

161. The system of claim 160, wherein the receiving instructions regarding the processing of payment information component further comprises a receiving component

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configured to receive an electronic file from the intermediary with the payment information instructions.

162. The system of claim 160, wherein the receiving instructions regarding the processing of disbursement information component further comprises a receiving component configured to receive an electronic file from the intermediary with the disbursement information instructions.

163. The system of claim 160, wherein the processing entity is an accumulator agency.

164. The system of claim 160, wherein the processing entity is a state disbursement unit.

165. The system of claim 160, wherein the intermediary is a state.

166. The system of claim 160, wherein the intermediary is a state disbursement unit.

167. The system of claim 160, wherein the receiving payment information component further comprises a receiving component configured to receive payment information from a collector.

168. The system of claim 167, wherein the collector is an employer.

169. The system of claim 160, wherein the receiving disbursement information component further comprises a receiving component configured to receive disbursement information from a collector.

170. The system of claim 169, wherein the collector is an employer.

171. The system of claim 160, wherein the payment information regards a child support obligation.

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172. The system of claim 171, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

173. The system of claim 160, wherein the disbursement information regards a child support obligation.

174. The system of claim 173, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

175. The system of claim 160, wherein the processing the debit transaction component further comprises a processing component configured to process a payment as the debit transaction via a bank.

176. The system of claim 160, wherein the processing the debit transaction component further comprises a processing component configured to process a payment as the debit transaction via an automated clearing house.

177. The system of claim 160, wherein the processing the disbursement transaction component further comprises a processing component configured to process a disbursement as the disbursement transaction via a bank.

178. The system of claim 160, wherein the processing the disbursement transaction component further comprises a processing component configured to process a disbursement as the disbursement transaction via an automated clearing house.

179. The system of claim 169, wherein the processing the debit transaction component further comprises a receiving component configured to receive a payment as the debit transaction from the collector.

180. The system of claim 170, wherein the processing the debit transaction

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component further comprises a receiving component configured to receive a payment as the debit transaction from the employer.

181. The system of claim 180, wherein the receiving a payment from the employer component further comprises an obtaining component configured to obtain the payment by the employer from a salary of an employee.

182. The system of claim 160, wherein the payment recipient is the processing entity.

183. The system of claim 160, wherein the processing the disbursement transaction component further comprises an establishing component configured to establish a disbursement as the disbursement transaction for the disbursement recipient.

184. The system of claim 183, wherein the establishing a disbursement as the disbursement transaction component further comprises a sending component configured to send a check as the disbursement from the processing entity to the disbursement recipient.

185. The system of claim 183, wherein the establishing a disbursement as the disbursement transaction component further comprises an establishing an electronic account component configured to establish an electronic account as the disbursement from the processing entity to the disbursement recipient.

186. The system of claim 185, wherein the establishing an electronic account component further comprises a sending component configured to send the disbursement by the processing entity to a direct deposit account at a disbursement recipient's bank for the disbursement recipient.

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187. The system of claim 185, wherein the establishing an electronic account component further comprises an establishing component configured to establish a debit deposit account by the processing entity at a processing entity's bank for the disbursement recipient.

188. The system of claim 185, wherein the establishing an electronic account component further comprises an establishing component configured to establish a debit deposit account by the processing entity at the processing entity for the disbursement recipient.

189. The system of claim 183, wherein the establishing a disbursement as the disbursement transaction component further comprises a processing component configured to process an invoice to the disbursement recipient regarding the disbursement.

190. The system of claim 189, wherein the processing an invoice component further comprises a sending component configured to send the invoice to the disbursement recipient.

191. The system of claim 183, wherein the disbursement recipient is a noncustodial parent.

192. The system of claim 183, wherein the disbursement recipient is a state.

193. A computer readable medium containing instructions for controlling a computer system to perform a method of processing payment information and disbursement information, the method comprising:

receiving instructions at a processing entity from an intermediary regarding the processing of payment information;

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receiving instructions at the processing entity from the intermediary regarding the processing of disbursement information;

receiving payment information at the processing entity, the payment information including at least a debit transaction;

receiving disbursement information at the processing entity, the disbursement information including at least a disbursement transaction;

processing the debit transaction from the payment information by the processing entity to a payment recipient according to the instructions from the intermediary; and

processing the disbursement transaction from the disbursement information by the processing entity to a disbursement recipient according to the instructions from the intermediary.

194. A system of processing payment information and disbursement information, comprising:

receiving means for receiving instructions at a processing entity from an intermediary regarding the processing of payment information;

receiving means for receiving instructions at the processing entity from the intermediary regarding the processing of disbursement information;

receiving means for receiving payment information at the processing entity, the payment information including at least a debit transaction;

receiving means for receiving disbursement information at the processing entity, the disbursement information including at least a disbursement transaction;

processing means for processing the debit transaction from the payment information by the processing entity to a payment recipient according to the instructions

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from the intermediary; and

processing means for processing the disbursement transaction from the disbursement information by the processing entity to a disbursement recipient according to the instructions from the intermediary.

195. A method of processing payment information and disbursement information by an accumulator agency, comprising:

receiving instructions at the accumulator agency from a state regarding the processing of payment information;

receiving instructions at the accumulator agency from the state regarding the processing of disbursement information;

receiving payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction;

receiving disbursement information at the accumulator agency from the employer regarding the child support obligation of the employee, the disbursement information including at least a disbursement transaction;

processing the debit transaction from the payment information by the accumulator agency according to the instructions from the state, wherein processing the debit transaction further comprises receiving a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee; and

processing the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the instructions from

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the state, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement transaction for the disbursement recipient, and wherein establishing a disbursement as the disbursement transaction further comprises sending the disbursement to the disbursement recipient.

196. The method of claim 195, wherein receiving instructions regarding the processing of payment information further comprises receiving an electronic file on an electronic storage medium from the state with the payment information instructions.

197. The method of claim 195, wherein receiving instructions regarding the processing of disbursement information further comprises receiving an electronic file on an electronic storage medium from the state with the disbursement information instructions.

198. The method of claim 195, wherein the accumulator agency is a state disbursement unit.

199. The method of claim 195, wherein the state is a state disbursement unit.

200. The method of claim 195, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

201. The method of claim 195, wherein processing the debit transaction further comprises processing the payment via a bank.

202. The method of claim 195, wherein processing the debit transaction further comprises processing the payment via an automated clearing house.

203. The method of claim 195, wherein processing the disbursement transaction further comprises processing the disbursement via a bank.

204. The method of claim 195, wherein processing the disbursement

Exhibit 1004, pg 19

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transaction further comprises processing the disbursement via an automated clearing house.

205. The method of claim 195, wherein sending the disbursement further comprises sending a check as the disbursement from the accumulator agency to the disbursement recipient.

206. The method of claim 195, wherein sending the disbursement further comprises establishing an electronic account as the disbursement from the accumulator agency to the disbursement recipient.

207. The method of claim 206, wherein establishing an electronic account further comprises sending a disbursement by the accumulator agency to a direct deposit account at a disbursement recipient's bank for the disbursement recipient.

208. The method of claim 206, wherein establishing an electronic account further comprises establishing a debit deposit account by the accumulator agency at an accumulator agency's bank for the disbursement recipient.

209. The method of claim 206, wherein establishing an electronic account further comprises establishing a debit deposit account by the accumulator agency at the accumulator agency for the disbursement recipient.

210. The method of claim 195, wherein establishing a disbursement as the disbursement transaction further comprises processing an invoice to the disbursement recipient regarding the disbursement.

211. The method of claim 210, wherein processing an invoice processing further comprises sending the invoice to the disbursement recipient.

212. The method of claim 195, wherein the disbursement recipient is a

Exhibit # 1029

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noncustodial parent.

213. The method of claim 195, wherein the disbursement recipient is a state.

214. A system of processing payment information and disbursement information by an accumulator agency, comprising:

a receiving instructions regarding the processing of payment information component configured to receive instructions at the accumulator agency from a state regarding the processing of payment information;

a receiving instructions regarding the processing of disbursement information component configured to receive instructions at the accumulator agency from the state regarding the processing of disbursement information;

a receiving payment information component configured to receive payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction;

a receiving disbursement information component configured to receive disbursement information at the accumulator agency from the employer regarding the child support obligation of the employee, the disbursement information including at least a disbursement transaction;

a processing the debit transaction component configured to process the debit transaction from the payment information by the accumulator agency according to the instructions from the state, wherein the processing the debit transaction component further comprises a receiving a payment as the debit transaction component configured to receive a payment as the debit transaction by the accumulator agency from the

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employer, and wherein the payment is from a salary of the employee; and

a processing the disbursement transaction component configured to process the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the instructions from the state, wherein the processing the disbursement transaction component further comprises an establishing a disbursement as the disbursement transaction component configured to establish a disbursement as the disbursement transaction for the disbursement recipient, and wherein the establishing a disbursement as the disbursement transaction component further comprises a sending the disbursement component configured to send the disbursement to the disbursement recipient.

215. The system of claim 214, wherein the receiving instructions regarding the processing of payment information component further comprises a receiving component configured to receive an electronic file on an electronic storage medium from the state with the payment information instructions.

216. The system of claim 214, wherein the receiving instructions regarding the processing of disbursement information component further comprises a receiving component configured to receive an electronic file on an electronic storage medium from the state with the disbursement information instructions.

217. The system of claim 214, wherein the accumulator agency is a state disbursement unit.

218. The system of claim 214, wherein the state is a state disbursement unit.

219. The system of claim 214, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

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220. The system of claim 214, wherein the processing the debit transaction component further comprises a processing component configured to process the payment via a bank.

221. The system of claim 214, wherein the processing the debit transaction component further comprises a processing component configured to process the payment via an automated clearing house.

222. The system of claim 214, wherein the processing the disbursement transaction component further comprises a processing component configured to process the disbursement via a bank.

223. The system of claim 214, wherein the processing the disbursement transaction component further comprises a processing component configured to process the disbursement via an automated clearing house.

224. The system of claim 214, wherein the sending the disbursement component further comprises a sending component configured to send a check as the disbursement from the accumulator agency to the disbursement recipient.

225. The system of claim 214, wherein the sending the disbursement component further comprises an establishing an electronic account component configured to establish an electronic account as the disbursement from the accumulator agency to the disbursement recipient.

226. The system of claim 225, wherein the establishing an electronic account component further comprises a sending component configured to send a disbursement by the accumulator agency to a direct deposit account at a disbursement recipient's bank for the disbursement recipient.

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227. The system of claim 225, wherein the establishing an electronic account component further comprises an establishing component configured to establish a debit deposit account by the accumulator agency at an accumulator agency's bank for the disbursement recipient.

228. The system of claim 225, wherein the establishing an electronic account component further comprises an establishing component configured to establish a debit deposit account by the accumulator agency at the accumulator agency for the disbursement recipient.

229. The system of claim 214, wherein the establishing a disbursement as the disbursement transaction component further comprises a processing an invoice component configured to process an invoice to the disbursement recipient regarding the disbursement.

230. The system of claim 229, wherein the processing an invoice component further comprises a sending component configured to send the invoice to the disbursement recipient.

231. The system of claim 214, wherein the disbursement recipient is a noncustodial parent.

232. The system of claim 214, wherein the disbursement recipient is a state.

233. A computer readable medium containing instructions for controlling a computer system to perform a method of processing payment information and disbursement information by an accumulator agency, the method comprising:

receiving instructions at the accumulator agency from a state regarding the processing of payment information;

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receiving instructions at the accumulator agency from the state regarding the processing of disbursement information;

receiving payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction;

receiving disbursement information at the accumulator agency from the employer regarding the child support obligation of the employee, the disbursement information including at least a disbursement transaction;

processing the debit transaction from the payment information by the accumulator agency according to the instructions from the state, wherein processing the debit transaction further comprises receiving a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee; and

processing the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the instructions from the state, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement transaction for the disbursement recipient, and wherein establishing a disbursement as the disbursement transaction further comprises sending the disbursement to the disbursement recipient.

234. A system of processing payment information and disbursement information by an accumulator agency, comprising:

receiving means for receiving instructions at the accumulator agency from a state regarding the processing of payment information;

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receiving means for receiving instructions at the accumulator agency from the state regarding the processing of disbursement information;

receiving means for receiving payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction;

receiving means for receiving disbursement information at the accumulator agency from the employer regarding the child support obligation of the employee, the disbursement information including at least a disbursement transaction;

processing means for processing the debit transaction from the payment information by the accumulator agency according to the instructions from the state, wherein processing the debit transaction further comprises receiving a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee; and

processing means for processing the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the instructions from the state, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement transaction for the disbursement recipient, and wherein establishing a disbursement as the disbursement transaction further comprises sending the disbursement to the disbursement recipient.

235. A method of processing payment information and disbursement information by an accumulator agency, comprising:

receiving instructions at the accumulator agency from a governmental entity

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regarding the processing of payment information;

receiving instructions at the accumulator agency from the governmental entity regarding the processing of disbursement information;

receiving payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction;

receiving disbursement information at the accumulator agency from the employer regarding the child support obligation of the employee, the disbursement information including at least a disbursement transaction;

processing the debit transaction from the payment information by the accumulator agency according to the instructions from the governmental entity, wherein processing the debit transaction further comprises receiving a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee; and

processing the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the instructions from the governmental entity, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement transaction for the disbursement recipient, and wherein establishing a disbursement as the disbursement transaction further comprises sending the disbursement to the disbursement recipient.

236. The method of claim 235, wherein the governmental entity is a state.

237. The method of claim 235, wherein the governmental entity is a county.

238. A system of processing payment information and disbursement

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information by an accumulator agency, comprising:

a receiving instructions regarding the processing of payment information component configured to receive instructions at the accumulator agency from a governmental entity regarding the processing of payment information;

a receiving instructions regarding the processing of disbursement information component configured to receive instructions at the accumulator agency from the governmental entity regarding the processing of disbursement information;

a receiving payment information component configured to receive payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction;

a receiving disbursement information component configured to receive disbursement information at the accumulator agency from the employer regarding the child support obligation of the employee, the disbursement information including at least a disbursement transaction;

a processing the debit transaction component configured to process the debit transaction from the payment information by the accumulator agency according to the instructions from the governmental entity, wherein the processing the debit transaction component further comprises a receiving a payment as the debit transaction component configured to receive a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee; and

a processing the disbursement transaction component configured to process the disbursement transaction from the disbursement information by the accumulator agency

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to a disbursement recipient according to the instructions from the governmental entity, wherein the processing the disbursement transaction component further comprises an establishing a disbursement as the disbursement transaction component configured to establish a disbursement as the disbursement transaction for the disbursement recipient, and wherein the establishing a disbursement as the disbursement transaction further comprises a sending the disbursement component configured to send the disbursement to the disbursement recipient.

239. The system of claim 238, wherein the governmental entity is a state.

240. The system of claim 238, wherein the governmental entity is a county.

241. A computer readable medium containing instructions for controlling a computer system to perform a method of processing payment information and disbursement information by an accumulator agency, the method comprising:

receiving instructions at the accumulator agency from a governmental entity regarding the processing of payment information;

receiving instructions at the accumulator agency from the governmental entity regarding the processing of disbursement information;

receiving payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction;

receiving disbursement information at the accumulator agency from the employer regarding the child support obligation of the employee, the disbursement information including at least a disbursement transaction;

processing the debit transaction from the payment information by the

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accumulator agency according to the instructions from the governmental entity, wherein processing the debit transaction further comprises receiving a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee; and

processing the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the instructions from the governmental entity, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement transaction for the disbursement recipient, and wherein establishing a disbursement as the disbursement transaction further comprises sending the disbursement to the disbursement recipient.

242. A system of processing payment information and disbursement information by an accumulator agency, comprising:

receiving means for receiving instructions at the accumulator agency from a governmental entity regarding the processing of payment information;

receiving means for receiving instructions at the accumulator agency from the governmental entity regarding the processing of disbursement information;

receiving means for receiving payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction;

receiving means for receiving disbursement information at the accumulator agency from the employer regarding the child support obligation of the employee, the disbursement information including at least a disbursement transaction;

processing means for processing the debit transaction from the payment

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information by the accumulator agency according to the instructions from the governmental entity, wherein processing the debit transaction further comprises receiving a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee; and

processing means for processing the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the instructions from the governmental entity, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement transaction for the disbursement recipient, and wherein establishing a disbursement as the disbursement transaction further comprises sending the disbursement to the disbursement recipient.

243. A method of processing payment information, comprising:

receiving instructions at a processing entity from an intermediary regarding the processing of payment information;

receiving payment information at the processing entity, the payment information including at least a debit transaction; and

processing the debit transaction from the payment information by the processing entity to a payment recipient according to the received instructions.

244. The method of claim 243, wherein receiving instructions regarding the processing of payment information further comprises receiving an electronic file from the intermediary with the payment information instructions.

245. The method of claim 243, wherein the processing entity is an accumulator agency.

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246. The method of claim 243, wherein the processing entity is a state disbursement unit.

247. The method of claim 243, wherein the intermediary is a state.

248. The method of claim 243, wherein the intermediary is a state disbursement unit.

249. The method of claim 243, wherein receiving payment information further comprises receiving payment information from a collector.

250. The method of claim 249, wherein the collector is an employer.

251. The method of claim 243, wherein the payment information regards a child support obligation.

252. The method of claim 251, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

253. The method of claim 243, wherein processing the debit transaction further comprises processing a payment as the debit transaction via a bank.

254. The method of claim 243, wherein processing the debit transaction further comprises processing a payment as the debit transaction via an automated clearing house.

255. The method of claim 249, wherein processing the debit transaction further comprises receiving a payment as the debit transaction from the collector.

256. The method of claim 250, wherein processing the debit transaction further comprises receiving a payment as the debit transaction from the employer.

257. The method of claim 256, wherein receiving a payment from the employer further comprises obtaining the payment by the employer from a salary of an employee.

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258. The method of claim 243, wherein the payment recipient is the processing entity.

259. A system of processing payment information, comprising:

a receiving instructions regarding the processing of payment information component configured to receive instructions at a processing entity from an intermediary regarding the processing of payment information;

a receiving payment information component configured to receive payment information at the processing entity, the payment information including at least a debit transaction; and

a processing the debit transaction component configured to process the debit transaction from the payment information by the processing entity to a payment recipient according to the received instructions.

260. The system of claim 259, wherein the receiving instructions regarding the processing of payment information component further comprises a receiving component configured to receive an electronic file from the intermediary with the payment information instructions.

261. The system of claim 259, wherein the processing entity is an accumulator agency.

262. The system of claim 259, wherein the processing entity is a state disbursement unit.

263. The system of claim 259, wherein the intermediary is a state.

264. The system of claim 259, wherein the intermediary is a state disbursement unit.

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265. The system of claim 259, wherein the receiving payment information component further comprises a receiving component configured to receive payment information from a collector.

266. The system of claim 265, wherein the collector is an employer.

267. The system of claim 259, wherein the payment information regards a child support obligation.

268. The system of claim 267, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

269. The system of claim 259, wherein the processing the debit transaction component further comprises a processing component configured to process a payment as the debit transaction via a bank.

270. The system of claim 259, wherein the processing the debit transaction component further comprises a processing component configured to process a payment as the debit transaction via an automated clearing house.

271. The system of claim 265, wherein the processing the debit transaction component further comprises a receiving component configured to receive a payment as the debit transaction from the collector.

272. The system of claim 266, wherein the processing the debit transaction component further comprises a receiving component configured to receive a payment as the debit transaction from the employer.

273. The system of claim 272, wherein the receiving a payment from the employer component further comprises an obtaining component configured to obtain the payment by the employer from a salary of an employee.

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274. The system of claim 259, wherein the payment recipient is the processing entity.

275. A computer readable medium containing instructions for controlling a computer system to perform a method of processing payment information, the method comprising:

receiving instructions at a processing entity from an intermediary regarding the processing of payment information;

receiving payment information at the processing entity, the payment information including at least a debit transaction; and

processing the debit transaction from the payment information by the processing entity to a payment recipient according to the received instructions.

276. A system of processing payment information, comprising:

receiving means for receiving instructions at a processing entity from an intermediary regarding the processing of payment information;

receiving means for receiving payment information at the processing entity, the payment information including at least a debit transaction; and

processing means for processing the debit transaction from the payment information by the processing entity to a payment recipient according to the received instructions.

277. A method of processing payment information by an accumulator agency, comprising:

receiving instructions at the accumulator agency from a state regarding the processing of payment information;

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receiving payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction; and

processing the debit transaction from the payment information by the accumulator agency according to the received instructions, wherein processing the debit transaction further comprises receiving a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee.

278. The method of claim 277, wherein receiving instructions regarding the processing of payment information further comprises receiving an electronic file on an electronic storage medium from the state with the payment information instructions.

279. The method of claim 277, wherein the accumulator agency is a state disbursement unit.

280. The method of claim 277, wherein the state is a state disbursement unit.

281. The method of claim 277, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

282. The method of claim 277, wherein processing the debit transaction further comprises processing the payment via a bank.

283. The method of claim 277, wherein processing the debit transaction further comprises processing the payment via an automated clearing house.

284. A system of processing payment information by an accumulator agency, comprising:

a receiving instructions regarding the processing of payment information

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component configured to receive instructions at the accumulator agency from a state regarding the processing of payment information;

a receiving payment information component configured to receive payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction; and

a processing the debit transaction component configured to process the debit transaction from the payment information by the accumulator agency according to the received instructions, wherein the processing the debit transaction component further comprises a receiving a payment as the debit transaction component configured to receive a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee.

285. The system of claim 284, wherein the receiving instructions regarding the processing of payment information component further a comprises receiving component configured to receive an electronic file on an electronic storage medium from the state with the payment information instructions.

286. The system of claim 284, wherein the accumulator agency is a state disbursement unit.

287. The system of claim 284, wherein the state is a state disbursement unit.

288. The system of claim 284, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

289. The system of claim 284, wherein the processing the debit transaction component further comprises a processing component configured to process the

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payment via a bank.

290. The system of claim 284, wherein the processing the debit transaction component further comprises a processing component configured to process the payment via an automated clearing house.

291. A computer readable medium containing instructions for controlling a computer system to perform a method of processing payment information by an accumulator agency, the method comprising:

receiving instructions at the accumulator agency from a state regarding the processing of payment information;

receiving payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction; and

processing the debit transaction from the payment information by the accumulator agency according to the received instructions, wherein processing the debit transaction further comprises receiving a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee.

292. A system of processing payment information by an accumulator agency, comprising:

receiving means for receiving instructions at the accumulator agency from a state regarding the processing of payment information;

receiving means for receiving payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment

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information including at least a debit transaction; and

processing means for processing the debit transaction from the payment information by the accumulator agency according to the received instructions, wherein processing the debit transaction further comprises receiving a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee.

293. A method of processing disbursement information, comprising:

receiving instructions at the processing entity from an intermediary regarding the processing of disbursement information;

receiving disbursement information at the processing entity, the disbursement information including at least a disbursement transaction; and

processing the disbursement transaction from the disbursement information by the processing entity to a disbursement recipient according to the received instructions.

294. The method of claim 293, wherein receiving instructions regading the processing of disbursement information further comprises receiving an electronic file from the intermediary with the disbursement information instructions.

295. The method of claim 293, wherein the processing entity is an accumulator agency.

296. The method of claim 293, wherein the processing entity is a state disbursement unit.

297. The method of claim 293, wherein the intermediary is a state.

298. The method of claim 293, wherein the intermediary is a state disbursement unit.

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299. The method of claim 293, wherein receiving disbursement information further comprises receiving disbursement information from a collector.

300. The method of claim 299, wherein the collector is an employer.

301. The method of claim 293, wherein the disbursement information regards a child support obligation.

302. The method of claim 301, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

303. The method of claim 293, wherein processing the disbursement transaction further comprises processing a disbursement as the disbursement transaction via a bank.

304. The method of claim 293, wherein processing the disbursement transaction further comprises processing a disbursement as the disbursement transaction via an automated clearing house.

305. The method of claim 293, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement transaction for the disbursement recipient.

306. The method of claim 305, wherein establishing a disbursement as the disbursement transaction further comprises sending a check as the disbursement from the processing entity to the disbursement recipient.

307. The method of claim 305, wherein establishing a disbursement as the disbursement transaction further comprises establishing an electronic account as the disbursement from the processing entity to the disbursement recipient.

308. The method of claim 307, wherein establishing an electronic account

Exhibit 2169

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further comprises sending the disbursement by the processing entity to a direct deposit account at a disbursement recipient's bank for the disbursement recipient.

309. The method of claim 307, wherein establishing an electronic account further comprises establishing a debit deposit account by the processing entity at a processing entity's bank for the disbursement recipient.

310. The method of claim 307, wherein establishing an electronic account further comprises establishing a debit deposit account by the processing entity at the processing entity for the disbursement recipient.

311. The method of claim 305, wherein establishing a disbursement as the disbursement transaction further comprises processing an invoice to the disbursement recipient regarding the disbursement.

312. The method of claim 305, wherein the disbursement recipient is a noncustodial parent.

313. The method of claim 305, wherein the disbursement recipient is a state.

314. A system of processing disbursement information, comprising:

a receiving instructions regarding the processing of disbursement information component configured to receive instructions at the processing entity from an intermediary regarding the processing of disbursement information;

a receiving disbursement information component configured to receive disbursement information at the processing entity, the disbursement information including at least a disbursement transaction; and

a processing the disbursement information component configured to process the disbursement transaction from the disbursement information by the processing entity to

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a disbursement recipient according to the received instructions.

315. The system of claim 314, wherein the receiving instructions regarding the processing of disbursement information component further comprises a receiving component configured to receive an electronic file from the intermediary with the disbursement information instructions.

316. The system of claim 314, wherein the processing entity is an accumulator agency.

317. The system of claim 314, wherein the processing entity is a state disbursement unit.

318. The system of claim 314, wherein the intermediary is a state.

319. The system of claim 314, wherein the intermediary is a state disbursement unit.

320. The system of claim 314, wherein the receiving disbursement information component further comprises a receiving component configured to receive disbursement information from a collector.

321. The system of claim 320, wherein the collector is an employer.

322. The system of claim 314, wherein the disbursement information regards a child support obligation.

323. The system of claim 322, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

324. The system of claim 314, wherein the processing the disbursement transaction component further comprises a processing component configured to process a disbursement as the disbursement transaction via a bank.

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325. The system of claim 314, wherein the processing the disbursement transaction component further comprises a processing component configured to process a disbursement as the disbursement transaction via an automated clearing house.

326. The system of claim 314, wherein the processing the disbursement transaction component further comprises an establishing component configured to establish a disbursement as the disbursement transaction for the disbursement recipient.

327. The system of claim 326, wherein the establishing a disbursement as the disbursement transaction component further comprises a sending component configured to send a check as the disbursement from the processing entity to the disbursement recipient.

328. The system of claim 326, wherein the establishing a disbursement as the disbursement transaction component further comprises an establishing component configured to establish an electronic account as the disbursement from the processing entity to the disbursement recipient.

329. The system of claim 328, wherein the establishing an electronic account component further comprises a sending component configured to send the disbursement by the processing entity to a direct deposit account at a disbursement recipient's bank for the disbursement recipient.

330. The system of claim 328, wherein the establishing an electronic account component further comprises an establishing component configured to establish a debit deposit account by the processing entity at a processing entity's bank for the

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disbursement recipient.

331. The system of claim 328, wherein the establishing an electronic account component further comprises an establishing component configured to establish a debit deposit account by the processing entity at the processing entity for the disbursement recipient.

332. The system of claim 326, wherein the establishing a disbursement as the disbursement transaction component further comprises a processing component configured to process an invoice to the disbursement recipient regarding the disbursement.

333. The system of claim 326, wherein the disbursement recipient is a noncustodial parent.

334. The system of claim 326, wherein the disbursement recipient is a state.

335. A computer readable medium containing instructions for controlling a computer system to perform a method of processing disbursement information, the method comprising:

receiving instructions at the processing entity from an intermediary regarding the processing of disbursement information;

receiving disbursement information at the processing entity, the disbursement information including at least a disbursement transaction; and

processing the disbursement transaction from the disbursement information by the processing entity to a disbursement recipient according to the received instructions.

336. A system of processing disbursement information, comprising:

receiving means for receiving instructions at the processing entity from an

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intermediary regarding the processing of disbursement information;

receiving means for receiving disbursement information at the processing entity, the disbursement information including at least a disbursement transaction; and

processing means for processing the disbursement transaction from the disbursement information by the processing entity to a disbursement recipient according to the received instructions.

337. A method of processing disbursement information by an accumulator agency, comprising:

receiving instructions at the accumulator agency from a state regarding the processing of disbursement information;

receiving disbursement information at the accumulator agency from an employer regarding a child support obligation of an employee, the disbursement information including at least a disbursement transaction; and

processing the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the received instructions, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement transaction for the disbursement recipient, and wherein establishing a disbursement as the disbursement transaction further comprises sending the disbursement to the disbursement recipient.

338. The method of claim 337, wherein receiving instructions regarding the processing of disbursement information further comprises receiving an electronic file on an electronic storage medium from the state with the disbursement information instructions.

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339. The method of claim 337, wherein the accumulator agency is a state disbursement unit.

340. The method of claim 337, wherein the state is a state disbursement unit.

341. The method of claim 337, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

342. The method of claim 337, wherein processing the disbursement transaction further comprises processing the disbursement via a bank.

343. The method of claim 337, wherein processing the disbursement transaction processing further comprises processing the disbursement via an automated clearing house.

344. The method of claim 337, wherein sending the disbursement further comprises sending a check as the disbursement from the accumulator agency to the disbursement recipient.

345. The method of claim 337, wherein sending the disbursement further comprises establishing an electronic account as the disbursement from the accumulator agency to the disbursement recipient.

346. The method of claim 345, wherein establishing an electronic account further comprises sending a disbursement by the accumulator agency to a direct deposit account at a disbursement recipient's bank for the disbursement recipient.

347. The method of claim 345, wherein establishing an electronic account further comprises establishing a debit deposit account by the accumulator agency at an accumulator agency's bank for the disbursement recipient.

348. The method of claim 345, wherein establishing an electronic account

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further comprises establishing a debit deposit account by the accumulator agency at the accumulator agency for the disbursement recipient.

349. The method of claim 337, wherein establishing a disbursement as the disbursement transaction further comprises processing an invoice to the disbursement recipient regarding the disbursement.

350. The method of claim 349, wherein processing an invoice further comprises sending the invoice to the disbursement recipient.

351. The method of claim 337, wherein the disbursement recipient is a noncustodial parent.

352. The method of claim 337, wherein the disbursement recipient is a state.

353. A system of processing disbursement information by an accumulator agency, comprising:

a receiving instructions regarding the processing of disbursement information component configured to receive instructions at the accumulator agency from a state regarding the processing of disbursement information;

a receiving disbursement information component configured to receive disbursement information at the accumulator agency from an employer regarding a child support obligation of an employee, the disbursement information including at least a disbursement transaction; and

a processing the disbursement information component configured to process the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the received instructions, wherein the processing the disbursement transaction component further comprises an establishing a

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disbursement as the disbursement transaction component configured to establish a disbursement as the disbursement transaction for the disbursement recipient, and wherein the establishing a disbursement as the disbursement transaction component further comprises a sending component configured to send the disbursement to the disbursement recipient.

354. The system of claim 353, wherein the receiving instructions regarding the processing of disbursement information component further comprises a receiving component configured to receive an electronic file on an electronic storage medium from the state with the disbursement information instructions.

355. The system of claim 353, wherein the accumulator agency is a state disbursement unit.

356. The system of claim 353, wherein the state is a state disbursement unit.

357. The system of claim 353, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

358. The system of claim 353, wherein the processing the disbursement transaction component further comprises a processing component configured to process the disbursement via a bank.

359. The system of claim 353, wherein the processing the disbursement transaction component further comprises a processing component configured to process the disbursement via an automated clearing house.

360. The system of claim 353, wherein the sending the disbursement component further comprises a sending component configured to send a check as the disbursement from the accumulator agency to the disbursement recipient.

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361. The system of claim 353, wherein the sending the disbursement component further comprises an establishing component configured to establish an electronic account as the disbursement from the accumulator agency to the disbursement recipient.

362. The system of claim 361, wherein the establishing an electronic account component further comprises a sending component configured to send a disbursement by the accumulator agency to a direct deposit account at a disbursement recipient's bank for the disbursement recipient.

363. The system of claim 361, wherein the establishing an electronic account component further comprises an establishing component configured to establish a debit deposit account by the accumulator agency at an accumulator agency's bank for the disbursement recipient.

364. The system of claim 361, wherein the establishing an electronic account component further comprises an establishing component configured to establish a debit deposit account by the accumulator agency at the accumulator agency for the disbursement recipient.

365. The system of claim 353, wherein the establishing a disbursement as the disbursement transaction component further comprises a processing component configured to process an invoice to the disbursement recipient regarding the disbursement.

366. The system of claim 365, wherein the processing an invoice component further comprises a sending component configured to send the invoice to the disbursement recipient.

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367. The system of claim 353, wherein the disbursement recipient is a noncustodial parent.

368. The system of claim 353, wherein the disbursement recipient is a state.

369. A computer readable medium containing instructions for controlling a computer system to perform a method of processing disbursement information by an accumulator agency, the method comprising:

receiving instructions at the accumulator agency from a state regarding the processing of disbursement information;

receiving disbursement information at the accumulator agency from an employer regarding a child support obligation of an employee, the disbursement information including at least a disbursement transaction; and

processing the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the received instructions, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement transaction for the disbursement recipient, and wherein establishing a disbursement as the disbursement transaction further comprises sending the disbursement to the disbursement recipient.

370. A system of processing disbursement information by an accumulator agency, comprising:

receiving means for receiving instructions at the accumulator agency from a state regarding the processing of disbursement information;

receiving means for receiving disbursement information at the accumulator agency from an employer regarding a child support obligation of an employee, the

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disbursement information including at least a disbursement transaction; and

processing means for processing the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the received instructions, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement transaction for the disbursement recipient, and wherein establishing a disbursement as the disbursement transaction further comprises sending the disbursement to the disbursement recipient.

IN THE ABSTRACT:

Please amend the abstract to read as follows:

This disclosure describes a child support payment and child support disbursement system at a processing entity (such as a state disbursement unit or any other commercial, governmental, or other entity), wherein an employee (who is a noncustodial parent who owes a child support obligation) authorizes a child support payment and child support disbursement to an employer and the employer processes the child support payment and child support disbursement through a processing entity. The processing entity processes the child support payment as a debit-based transaction and processes the child support disbursement as an addendum-based transaction. The payment may be made to the processing entity, to a state, or to any other entity. The disbursement may be made to a custodial parent, to a state, to a state entity, or to any other recipient.

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IN THE DRAWINGS:

Subject to the approval of the Examiner, please amend Figures 4, 14, and 19 as indicated in the Request for Approval of Drawing change filed concurrently herewith.

REMARKS

The amendments to the title, to the abstract, and to pages 1 and 5 of the specification are made to be consistent with the types of claims submitted herein.

The amendments to pages 12, 13-14, and 14-15 of the specification were originally made in an Amendment, dated February 22, 1999 (or made by Examiner's Amendment) in the great grandparent application (Serial No. 08/941,187), and the amendments were approved in an Office Action, dated May 11, 1999.

The amendments to pages 35-36 of the specification were originally made in an Amendment, dated March 30, 1999 in the grandparent application (Serial No. 09/003,941), and the amendments were approved in an Office Action, dated April 27, 1999.

If there is any fee due in connection with the filing of this Preliminary Amendment, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: October 12, 2001

By: _____
Robert E. Converse, Jr.
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Exhibit 2169

APPENDIX

IN THE TITLE:

METHODS AND APPARATUS FOR CHILD SUPPORT PAYMENT PROCESSING [USING DEBIT-BASED ELECTRONIC FUNDS TRANSFER] AND CHILD SUPPORT DISBURSEMENT PROCESSING [USING ADDENDUM-BASED ELECTRONIC DATA INTERCHANGE] BY A PROCESSING ENTITY.

IN THE SPECIFICATION:

Page 1, the paragraph entitled Field of the Invention:

The present invention relates generally to the processing of child support payments[,] and the processing of child support disbursements by a processing entity. More particularly, the invention relates to [a] methods and apparatus for processing child support payments using debit-based [electronic funds transfer] transactions and processing child support disbursements using addendum-based [electronic data interchange] transactions by a processing entity, such as a state disbursement unit or any commercial, governmental, or other entity .

Page 5, first full paragraph:

The inefficiencies and other shortcomings in the current methodologies for payment and disbursement processing reflect undesirable diminutions in capacity and quality that could be achieved by further development of improved payment and disbursement processing methods. Thus, the current payment and processing methods reflect an unsatisfactory development of methods and systems to process both the permissive and mandatory obligations of an

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employee by an employer and subsequent disbursement to an intended recipient, in particular, to process a child support obligation of an employee by an employer and subsequent disbursement to an intended recipient by a processing entity, such as a state disbursement unit or any commercial, governmental, or other entity.

Page 12, first full paragraph:

Once accumulator agency's bank 210 receives the EFT transaction from accumulator agency 130, accumulator agency's bank 210 must process each of the individual debit-based transactions contained within the EFT transaction. Like accumulator agency 130, accumulator agency's bank 210 may also use various EFT formats for processing multiple payments through [automated clearing house (ACH)] ACH 220. ACH [240] 220 is a clearing house for processing financial transactions through the Federal Reserve system, such as, for example, the National Automated Clearinghouse Association (NACHA).

Page 13-14, replace the first full paragraph on page 13 (which continues to page 14) with the following paragraph:

For the processing of the disbursement according to Fig. 3, intermediary 310 initially receives an EDI file from accumulator agency 130, as shown in Fig. 2. This EDI file contains information relating to the payment made by initiator 110 and requests instructions regarding the disbursement. Intermediary 310 then processes the information and determines whether a disbursement is to be made. If a disbursement is approved by intermediary 310,

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intermediary 310 transmits another EDI file to accumulator agency 130 with instructions for the disbursement. Accumulator agency 130 then processes disbursement 320. Disbursement 320 may include any of a number of several disbursement methods, including paper check 322, direct deposit 324, and debit deposit 326. Accumulator agency 130 processes paper check 322 by the traditional methodology, by printing and mailing the check to recipient 330. Accumulator agency 130 processes direct deposit 324 also through the traditional methods, by issuing the deposit by EFT. Accumulator agency 130 processes debit deposit [826] 326 through any number of available options by issuing an EFT, including the creation of a debit deposit at a bank operated by a state agency or the creation of a debit deposit account at a bank operated by accumulator agency 130. Whatever the methodology for disbursement, according to system 300, disbursement 320 processes a disbursement to recipient 330 according to instructions provided to accumulator agency 130 from intermediary 310.

Pages 14-15, replace the last paragraph on page 14 (which continues to page 15) with the following new paragraph:

As shown in Fig. 4, system 400 anticipates that initiator 110 (in the case of the preferred embodiment, an employee) has already initiated a payment and disbursement. System 400 thus shows three alternatives for collector 120 (shown here as employer 410) for initiating a payment and disbursement consistent with the invention. Employer 410 depicts alternative ways that an employer can initiate a payment and disbursement for an employee, illustrated as

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employer 412, employer 414, and employer 416. Employer 412 has only one employee subject to child support obligations; employer [412] 414 has 200 employees subject to child support obligations, and employer 416 also has 200 employees subject to child support obligations. In the case of employer 412, the FEDI file transmitted from employer 412 to accumulator agency 130 comprises the CCD+ format. As noted above, the CCD+ format provides for an EFT transaction plus an addendum, but the CCD+ format is limited to one addendum per transaction. Thus, employer 414 also utilizes the CCD+ format, but due to the limitations of this EFT format, employer 414 would be required to use 200 separate FEDI transactions in the CCD+ format. In contrast, employer 416 transmits all 200 transactions utilizing the CTX format. As noted above, the CTX format allows for the transmission of a payment with up to 9,999 addenda records. Employer 416 therefore saves both time and expense by using the CTX format. Whatever the format, once employer 410 transmits the necessary FEDI files, accumulator agency 130 receives the FEDI files form employer 410 and processes the payment and disbursement transactions.

Pages 35-36, replace the paragraphs beginning with the first paragraph on page 35 through the first full paragraph on page 36 with the following new paragraphs:

Although the system and processes described by Figs. 17-18 describe the preferred embodiment for the disbursement processing system shown in Fig. 4, other implementations are also available. Fig. 19, for example, illustrates an alternative embodiment for a disbursement processing system consistent with the invention. Fig. 20 depicts a flow diagram illustrating the series of steps

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performed by system 1900 as shown in Fig. 19. Similar to system 1700 in Fig. 17 and the processes described in Fig. 18, system 1900 enables intermediary 310 to compute a payment due to recipient 330 and to transmit the disbursement information in an EDI file to accumulator agency 130 (Step 2010). In contrast to the system and methods described in Figs. 17-18, the system and methods consistent with this embodiment do not limit intermediary 310 to a state. Otherwise, system 1900 and the associated methods operate similarly as system 1700 and its associated methods. Accumulator agency 130 receives the EDI file from intermediary 310 and processes the disbursement (step 2020). If the disbursement is a check (step 2025), accumulator agency 130 prints the check and transmits it directly to recipient 330 (step 2030). Again, in contrast to the system and methods described in Figs. 17-18, the system and methods consistent with this embodiment do not limit recipient 330 to a custodial parent. However, to show that multiple disbursement transaction can be processed to multiple recipients, system 1900 distinguishes recipient A 1932, recipient B 1934, and recipient C1936. As indicated in system 1900, the issuance of a check by accumulator agency 130 is transmitted to recipient A 1932. The issued check is drawn on the bank account of intermediary A's bank [1912] 1922. In system 1900, the check issued by accumulator agency 130 to recipient A 1932 is drawn on intermediary A's bank [1912] 1922 (step 2035).

If the disbursement is not a check, accumulator agency 130 must process an electronic transaction for the disbursement (step 2040). To do so, accumulator agency 130 issues an EFT/FEDI transaction to accumulator

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agency's bank 210 (step 2042) and accumulator agency's bank then transmits the transaction to ACH 220 (step 2045). ACH 220 then transmits the EFT/FEDI transaction to intermediary/recipient's bank 240 (step 2050). If the EFT/FEDI transaction is for direct deposit (step 2055), intermediary/recipient bank 240 subsequently issues a direct deposit via ACH 220 (step 2060). In system 1900, accumulator agency 130 issues a direct deposit to ACH 220, which results in the transmission of a direct deposit to intermediary B's bank [1914] 1924, which transacts with ACH 220 to process the direct deposit to recipient B's bank 1920. In so doing, ACH 220 issues a debit transaction to intermediary B's bank [1914] 1924 (step 2066) and issues a credit transaction to recipient B's bank 1920 (step 2067). Thereby, recipient B 1934 receives a disbursement in the form of a direct deposit (step 2068).

If disbursement is not by direct deposit, accumulator agency 130 processes the disbursement as a debit deposit (step 2070). Similar to the system and methods described in Figs. 17-18, in establishing a debit deposit, accumulator agency 130 has the option of where to locate the debit account. In system 1900, accumulator agency 130 establishes the direct deposit account at intermediary C's bank [1916] 1926, by transmitting the direct deposit information via ACH 220. Thereby, recipient C 1936 receives the disbursement in the form of a debit account at intermediary C's bank [1916] 1926 (step 2080). Alternatively, accumulator agency 130 can establish a debit deposit account at other locations, including accumulator agency's bank 210. Finally, although not depicted in Fig. 20, the system and methods consistent with this embodiment

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also contemplate the issuance of an invoice to recipient 330 for any disbursement (as indicated by the dotted line on Fig. 19).

IN THE ABSTRACT:

This disclosure describes a child support payment and child support disbursement system at a processing entity (such as a state disbursement unit or any other commercial, governmental, or other entity), wherein [an initiator] an employee (who is a noncustodial parent who owes a child support obligation) authorizes a child support payment and child support disbursement to [a collector] an employer and the [collector] employer processes the child support payment and child support disbursement through [an accumulator agency] a processing entity. The [accumulator agency] processing entity processes the child support payment as a debit-based transaction and processes the child support disbursement as an addendum-based transaction. [The processing of a debit-based transaction generally occurs by electronic funds transfer (EFT) or by financial electronic data interchange (FEDI). The processing of an addendum-based transaction generally occurs by electronic data interchange (EDI).] The payment may be made to the processing entity, to a state, or to any other entity. The disbursement may be made to a custodial parent, to a state, to a state entity, or to any other recipient.

Application No. 10/605,760

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FIGURE 4

400

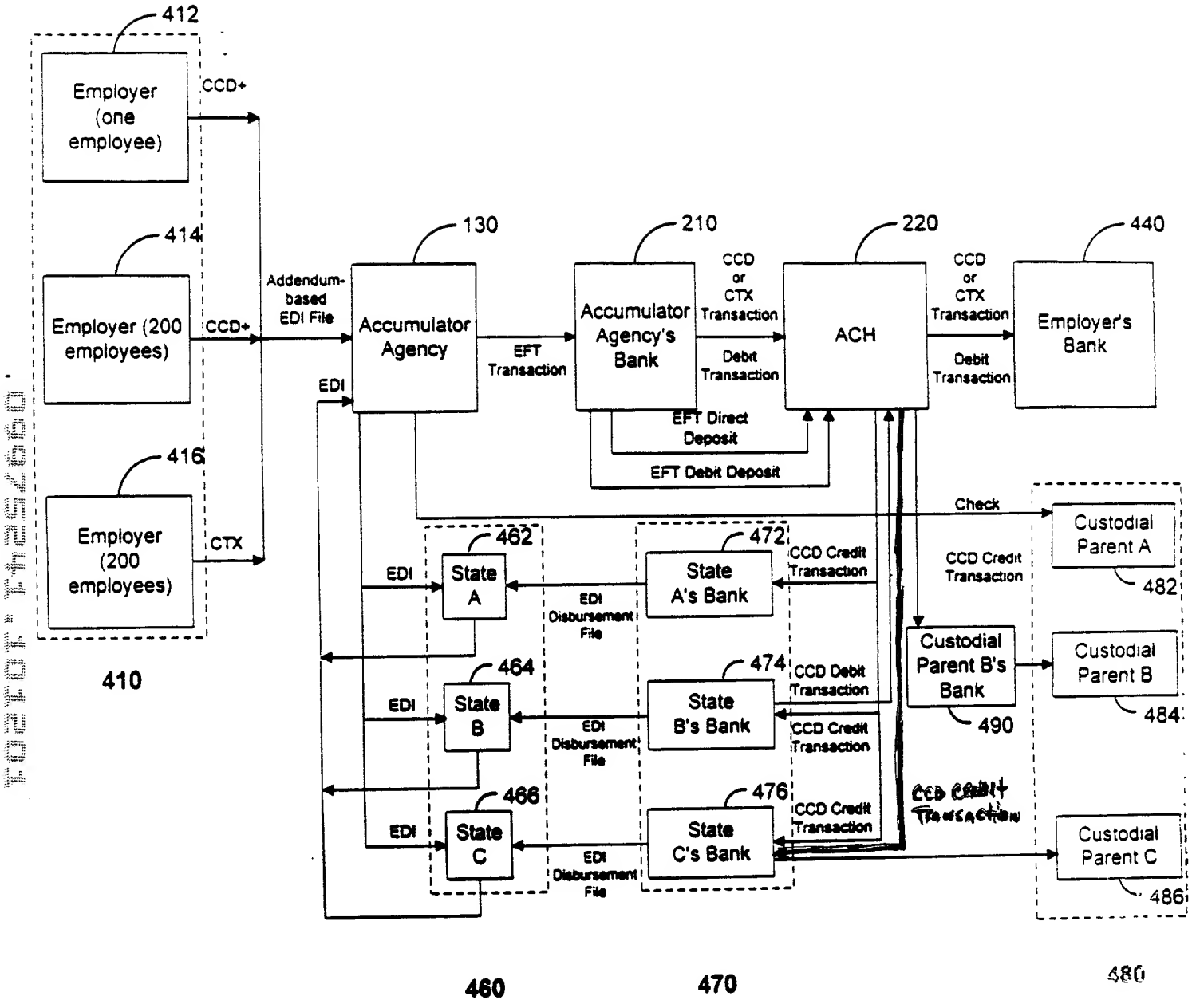
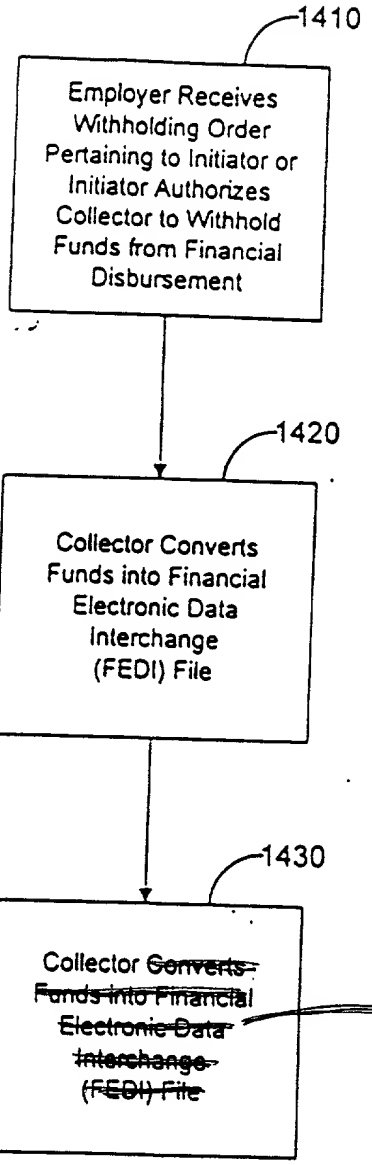
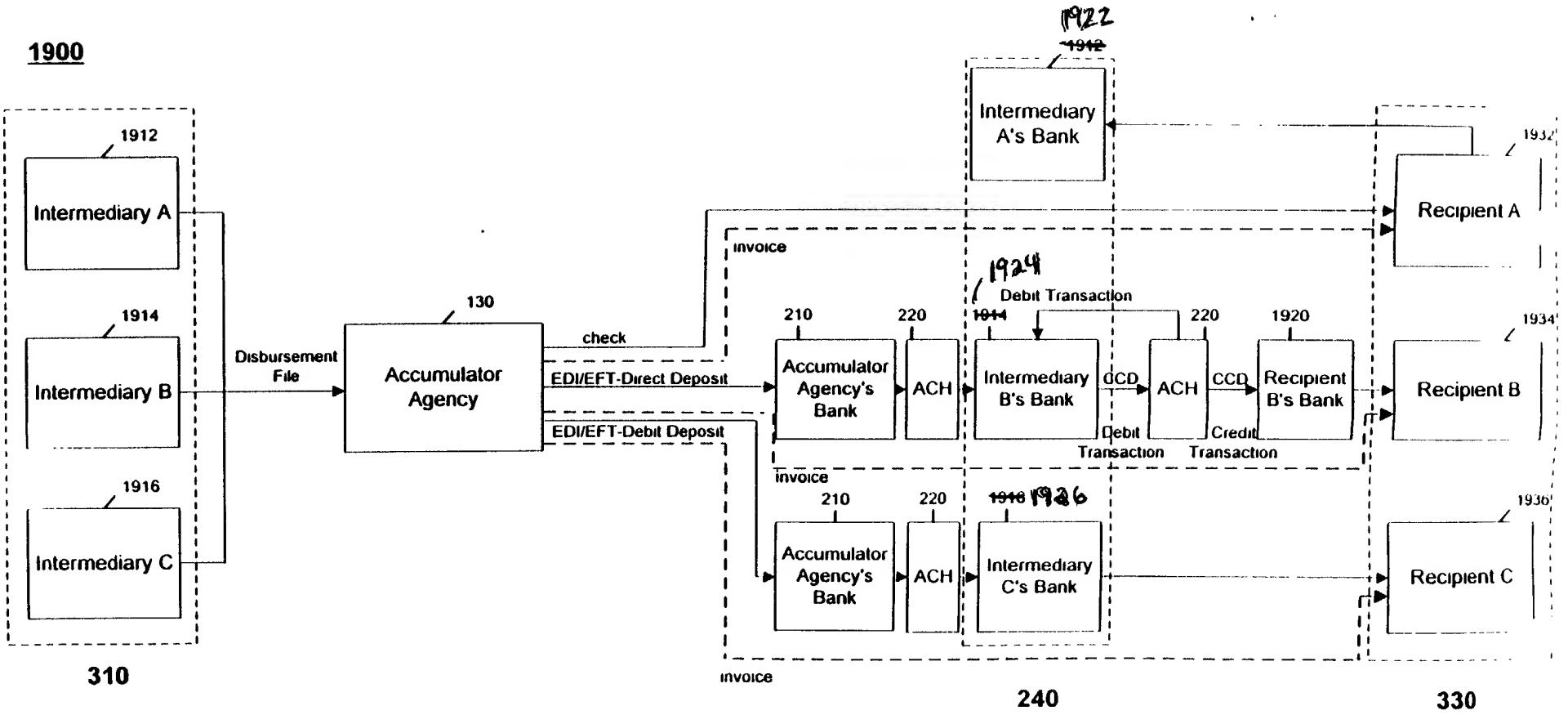

412
Employer (one employee)
CCD+
414
Employer (200 employees)
CCD+
416
Employer (200 employees)
CTX
410
Addendum-based EDI File
EDI
130
Accumulator Agency
EFT Transaction
210
Accumulator Agency's Bank
CCD or CTX Transaction
Debit Transaction
220
ACH
CCD or CTX Transaction
Debit Transaction
440
Employer's Bank
EFT Direct Deposit
EFT Debit Deposit
Check
462
State A
EDI
EDI Disbursement File
472
State A's Bank
CCD Credit Transaction
464
State B
EDI
EDI Disbursement File
474
State B's Bank
CCD Debit Transaction
CCD Credit Transaction
466
State C
EDI
EDI Disbursement File
476
State C's Bank
CCD Credit Transaction
CCD Credit Transaction
Custodial Parent A
482
Custodial Parent B's Bank
490
Custodial Parent B
484
Custodial Parent C
486
460
470
480

FIGURE 14


1410
Employer Receives Withholding Order Pertaining to Initiator or Initiator Authorizes Collector to Withhold Funds from Financial Disbursement
1420
Collector Converts Funds into Financial Electronic Data Interchange (FEDI) File
1430
Collector ~~Converts Funds into Financial Electronic Data Interchange (FEDI) File~~
Transmits FEDI File to Accumulator Agency

TO2TOT* Th25Z660

FIGURE 19



PATENT
Customer No. 22,852
Attorney Docket No. 06556.0003-04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
John POLK	)	Group Art Unit: 2716
	)	
Serial No.: Unassigned	)	Examiner: E. Cosimano
	)	
Filed: October 12, 2001	)	
	)	
For: METHOD AND APPARATUS FOR PAYMENT PROCESSING USING DEBIT-BASED ELECTRONIC FUNDS TRANSFER AND DISBURSEMENT PROCESSING USING ADDENDUM-BASED ELECTRONIC DATA INTERCHANGE	)	

Commissioner for Patents and Trademarks
Washington, DC 20231

Sir:

REQUEST FOR APPROVAL OF DRAWING CHANGE

Subject to the approval of the Examiner, it is respectfully requested that Figures 4, 14, and 19 in the above-captioned application be amended as indicated in red on the attached copies of the originally filed drawing.

The amendment for Figure 4 was originally made in a Request for Approval of Drawing Change, dated February 22, 1999, in the great grandparent application (Serial No. 08/941,187), and the amendment was approved in an Office Action, dated May 11, 1999.

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Page 1 of 5

The amendment for Figure 14 was originally made in a Request for Approval of Drawing Change, dated January 8, 1998, in the grandparent application (Serial No. 09/003,941), and the amendment was approved in an Office Action, dated December 31, 1998.

The amendment for Figure 19 was originally made in a Request for Approval of Drawing Change, dated March 30, 1999, in the grandparent application (Serial No. 09/003,941), and the amendment was approved in an Office Action, dated April 27, 1999.

If there are any fees due in connection with the filing of this paper, please charge the fees to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
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Dated: October 12, 2001

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